Cookies in detail

What are cookies?

Cookies are text files that are sent to your computer when you access a website. The website uses them to keep track of your visits and activity. The following is a list of the different types of cookies that can be used and why they are used:

- Session cookies: these only exist for the duration of your visit to our website and are deleted on exit. Session cookies are used to maintain the link between the web server and your computer so that you can move between various pages on our website without having to login each time. They also help maintain security

- Persistent or permanent cookies: these are stored on your computer's hard drive and remain there until they expire or are deleted. These cookies are used to remember the preferences or actions of the user across the website.

The above types of cookies may be set by the website you are viewing (known as first party cookies) or are set by a website other than the one you are viewing (known as third party cookies).

What cookies do we use?

- We use both first party cookies and third party cookies.

- We use cookies exclusively to help us provide a better service by monitoring which pages you find useful and which you do not.

The Cookies table on the next page explains the types of individual cookies that we currently use, their purpose and how you can opt out or reject these cookies.

For full details about how we use your information you can access our privacy notice on Transact Online: https://www.transact-online.co.uk/important-information/.

For details of your rights to access and request copies of data we process about you, please contact The Data Protection Officer, Integrated Financial Arrangements Ltd, 4th Floor, 2 Gresham Street, London EC2V 7AD or call us on 0207 608 4900.

How do I change my cookie settings?

Most web browsers allow some control of most cookies through the browser settings. To find out more about cookies, including how to see what cookies have been set, visit www.aboutcookies.org or www.allaboutcookies.org.

Find out how to manage cookies on popular browsers:

- Google Chrome
- Microsoft Edge
- Mozilla Firefox
- Microsoft Internet Explorer
- Apple Safari

To find information relating to other browsers, visit the browser developer's website.

Cookies table

Type of cookie	Name	Purpose	How to opt out or reject cookies
Strictly necessary – first party cookies	TOL – session management	These types of cookies are strictly necessary in order to enable you to move around our website and use essential features like our secure areas. We don't store personal information in cookies that others could read and understand and we will not associate your IP address with any other information we hold about you.	Accepting these cookies is a condition of using our website. However, you can refuse to accept these cookies by changing the browser settings on your computer; but if you do, we cannot guarantee your security or predict how our website will perform during your visit.
Functionality – first party cookies	TAC_Value – remember access code on this computer catAccCookies – cookie consent toldesktopmode – adjust site display for mobile/desktop viewing	These cookies remember details you entered during a previous visit so that you don't have to enter them again.	You can at any time change the browser settings on your computer to stop using these cookies but preventing them may mean we cannot offer you some services.
Anonymous statistics – first party cookies	Piwik analytics _pk_id _pk_ses _pk_cvar _pk_hsr	These cookies are used to collect information about how you use our website. We use the information to compile reports and to help us improve the site.	You can at any time change the browser settings on your computer to stop using these cookies.

Anonymous statistics – third party cookies	Google Analytics _ga _gid _gat	These cookies are used to collect information about how you use our website. We use the information to compile reports, monitor the effectiveness of our advertisements and to help us improve the site. Google Analytics cookies collect information in an anonymous form, including the number of visitors to the site, where visitors have come to the site from and the pages they visited.	You can choose to opt out of being tracked by Google Analytics across all websites by visiting https://tools.google.com/dlpage/gaoptout

Third party links

This Policy does not cover any third party links on our website that link to other websites. We therefore encourage you to read the privacy statements on the other websites you visit.